Case 5:04-cv-04479-JF Document 56 Filed 11/15/05 Page 1 of 3

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Attorney for Plaintiff

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA SAN JOSE DIVISION

JEANNIE PANAHIASL and SANDY PIERSON, on behalf of themselves and members of the general public,

Plaintiffs.

VS.

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CreditCare, Inc. d.b.a. CREDITC.A.R.E., Inc. and MIKE GURNEY a/k/a TOM WRIGHT,

Defendants.

CIV. NO. C04-04479 JF

REQUEST TO CONTINUE CASE MANAGEMENT CONFERENCE, AND POSTPONE OTHER MATTERS, and [PROPOSED] ORDER

Date: November 18, 2005

Time: 10:30 AM Courtroom 3

The parties hereby submit this joint statement:

There are currently two pending matters against Creditcare, Inc. and Michael Gurney being presided over by Hon. Jeremy Fogel (*Wyatt v. Creditcare, et al.*) and *Panahiasl v. Creditcare, et al.*). On November 8, 2005, the Court entered an Order allowing the Silicon Valley Law Group to withdraw as counsel for defendants Creditcare, Inc. and Michael Gurney.

Defendants' Counsel has Withdrawn; Parties Have Agreed to Postpone Matters

Defendant Michael Gurney's continued deposition had been noticed for November 14, 2005. The deposition of the original creditor of the underlying alleged debt, Dr. Hughes, D.D.S., had also been noticed for November 14, 2005. Furthermore, depositions of plaintiffs were to take place in

Case 5:04-cv-04479-JF Document 56 Filed 11/15/05 Page 2 of 3

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CREDITCARE

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December 2005 and February 2006 (the parties have agreed to the above sequence of the depositions). Finally, plaintiffs were to respond to written discovery on or about November 16, 2005.

Defendant Michael Gurney, president of Creditcare, Inc., had indicated he has spoken to other attorneys, expects to hear back next week from potential counsel, and will retain counsel promptly. In light of defendants not having counsel at this time the parties have agreed to post-pone the above pending matters. Defendants will immediately inform plaintiffs once new counsel is retained, and the parties will then meet and confer to discuss the rescheduling of the above-matters.

Defendants had filed motions to stay class discovery in both matters, since the Court had yet to certify a class. The court has now certified a class. The parties request that the Court post-pone the Motions to Stay Class Discovery (currently set for December 13, 2005 and December 21, 2005), by withdrawing them from calendar, to be reset, after defendants' new counsel meets and confers with plaintiffs.

Request to Continue CMC from November 18, 2005 to

In light of the above, the parties believe it would be appropriate to continue the Case Management Conference from November 18, 2005 to December 9, 2005.

Dated: November 10, 2005

Dated: November 10, 2005

Ronald Wilcox, Counsel for Piqintiff

Case 5:04-cv-04479-JF Document 56 Filed 11/15/05 Page 3 of 3

[PROPOSED] ORDER The CMC set for November 18, 2005 is continued to December 9, 2005. The Motions to Stay Class Discovery, set for December 13, 2005, and December 21, 2005, are off calendar until Defendants' counsel meets and confers with plaintiffs counsel to reset the matters. IT IS SO ORDERED: s/electronic signature authorized 11/14/05 HON. JEREMY FOGEL, U.S. DISTRICT COURT JUDGE DATE - 3 -